

# Free Yourself: Personal Finance & Budgeting

#### **Bargaineering**

http://www.bargaineering.com/articles/

A personal finance blog started four years ago with the goal of educating the author and others about the complicated topics in the personal finance world. On the surface, it seems like this site is mostly about money - how to earn more of it, how to save it, how to spend less of it, and how to grow it; and it is, money forms the basis of many things in our lives.

#### **DollarTimes**

http://www.dollartimes.com/

DollarTimes.com features dozens of financial calculators as well as mortgage information for thousands of cities across the United States. Also has free downloadable budget worksheets for families, vacations, pets, and blank ones to customize. Has a guide on tips and tricks to save money on every day bill such as insurance, utilities, cable, groceries, and more.

# 8 Ways to Save Money and to Stop Poverty

http://preview.tinyurl.com/47qta9

Here is a whole bunch of ways you can save more money that were discussed on Lifehack earlier. Each tip then includes a nonprofit organization that is related to the tip that they suggest you donate your saved money. Tips range from practical, to do-it-yourself, and giving up extras in your life.

#### Frugal for Life

http://frugalforlife.blogspot.com/

It is living below your means; living on 80% of your pay instead of 100-110%.

It is being conscious of your spending and making sure it is a need and

not a want.

It is giving yourself time to research the best deal so you don't waste money.

It is seeing treasure in items with as much as you can imagine using your creativity.

It is not living a life you dread waking up to.

It is not thinking that money controls you, but instead you control it. It is not about what works for you will automatically work for everyone else.

#### **Get Rich Slowly**

http://getrichslowly.org/blog/

Get Rich Slowly was recently named most inspiring money blog by *Money* magazine — is devoted to sensible personal finance. They share stories about debt elimination, saving money, and practical investing. They also post occasional reviews of books, magazines, and software. And they scour the web for the latest personal finance tools and articles.

#### I Will Teach You To Be Rich

http://www.iwillteachyoutoberich.com/

I Will Teach You To Be Rich is a community focused on personal finance and entrepreneurship for college students, recent college grads, and everyone else. It hosts over 200,000 readers per month and 30,000+ newsletter subscribers. It's been featured in most major media, including the Wall Street Journal, New York Times, NPR, ABC News, and CNBC.

#### Mint.com

http://www.mint.com/

With Mint, you can achieve better online financial management in less than five minutes. After that, revolutionary, patent–pending Mint money management software does the rest, with virtually no more work required. It automatically pulls together your bank, credit union and credit card data, and provides up–to–date and amazingly accurate views of your financial—life from the big picture to specific details, in a friendly and intuitive way.

#### **Not Made of Money Blog**

http://notmadeofmoney.com/blog/

The Not Made Of Money blog is written by a husband and wife team. They currently are living on one income, and are debt free. They hope to provide you with insight on how they manage their finances, stay debt free, save money, budget, and generally live a very peaceful life

(financial and otherwise). They blog about their financial life and the decision making process as it applies to spending and saving, investing, and more.

#### **Red Tape Chronicles Blog**

http://redtape.msnbc.com/

Corporate sneakiness. Government waste. Technology run amok. Outright scams. The Red Tape Chronicles is MSNBC.com's effort to unmask these 21st Century headaches and offer real solutions that save you time and money.

#### Save Money Blog

http://www.savemoneyblog.net/

Shows you through articles and news stories how you can make little changes to your life and save money. The tips and techniques you find within this website blog are found on various sources across the internet and are a suggestion to make changes to your life to saving money.

#### Simple Dollar Blog

#### http://www.thesimpledollar.com/

The Simple Dollar is a blog for those of us who need both cents and sense: people fighting debt and bad spending habits while building a financially secure future and still affording a latte or two. Our busy lives are crazy enough without having to compare five hundred mutual funds - we just want simple ways to manage our finances and save a little money.

#### Simple Living Network

#### http://www.simpleliving.net/main/

Since 1996 The Simple Living Network has been providing resources, tools, examples and contacts for conscious, simple, healthy and restorative living. Simple living — aka voluntary simplicity — has just about as many definitions as there are individuals who practice it. Simple living is not about living in poverty or self-inflicted deprivation. Rather, it is about living an examined life — one in which you have determined what is important, or "enough," for you, discarding the rest.

#### Smart Investing @ Your Library

### http://www.smartinvestingatyourlibrary.info/index.cfm

The Smart Investing @ Your Library Project provides information and programs for investors via this website, on Investing InfoIsland in Second Life, the 3D virtual world, online programs in OPAL, and a van that travels around central Illinois visiting libraries, fairs, and festivals.

## **Smarty Pig**

# http://www.smartypig.com/

SmartyPig is a unique savings program that was designed to help you save for specific savings goals. Goals are funded with a required monthly recurring contribution from your existing checking or savings account. You can also make additional one time adds of money to your goals and receive contributions from your friends and family members. SmartyPig is unlike any other savings account!

#### **WE Connect**

#### http://weconnect.net/money.html

Maria Shriver's WE Connect campaign is a pioneering public/private partnership designed to help California's working families become more financially secure by connecting them to important programs and resources. Several of these programs, such as the Earned Income Tax Credit (EITC), are available and accessible to working families but many are not taking full advantage of them. This leaves over a billion

dollars on the table each year that could have been used by working families right here in California.



# First Stop During Hard Times Mountain View Public Library